



Statewide Electronic Commerce Program

SECP 101

Office of the State Controller
February 2018

Three Components of the SECP

Merchant Cards

Electronic Funds Transfer

Inter/Intra Governmental
Transfers

Integrity • Accountability



Merchant Cards

Partnership between OSC and DST awarded contract to SunTrust Merchant Services

- Effective Date of February 1, 2015
- Five year contract with two additional 1 year renewal options

Card Present and Card Not Present solutions

- Point of Sale Terminals
- Gateway options
- Use of 3rd party gateways

Highly competitive processing rates

- MasterCard, Visa, Discover, Amex processing rate of \$.0185 per transaction



Point of Sale Terminals

Wired with optional
pin pad



Wireless for
added flexibility



POS
Software
System

For a complete list of available hardware and prices visit
https://files.nc.gov/ncosc/documents/eCommerce/Merchant_Cards/POS%20Equipment_Prices%20Aug%202017.pdf



PayPoint Gateway

- Portal Builder -- Provides the ability to easily create a webpage by utilizing templates
- Electronic Biller Presentment / Transaction Validation -- Allows the subscribing agency to update a database containing transactions (e.g., invoices) to accommodate the validation of a payment
- Multiple Payment Options -- Allows the site visitor to select one of two payment options – credit card/PINless debit or ACH bank draft
- Administrative Capabilities – PayPoint provides a robust administrative screen that allows the agency to research payments in real time, record customer service notes, run reports, make payments and issue refunds or partial refunds



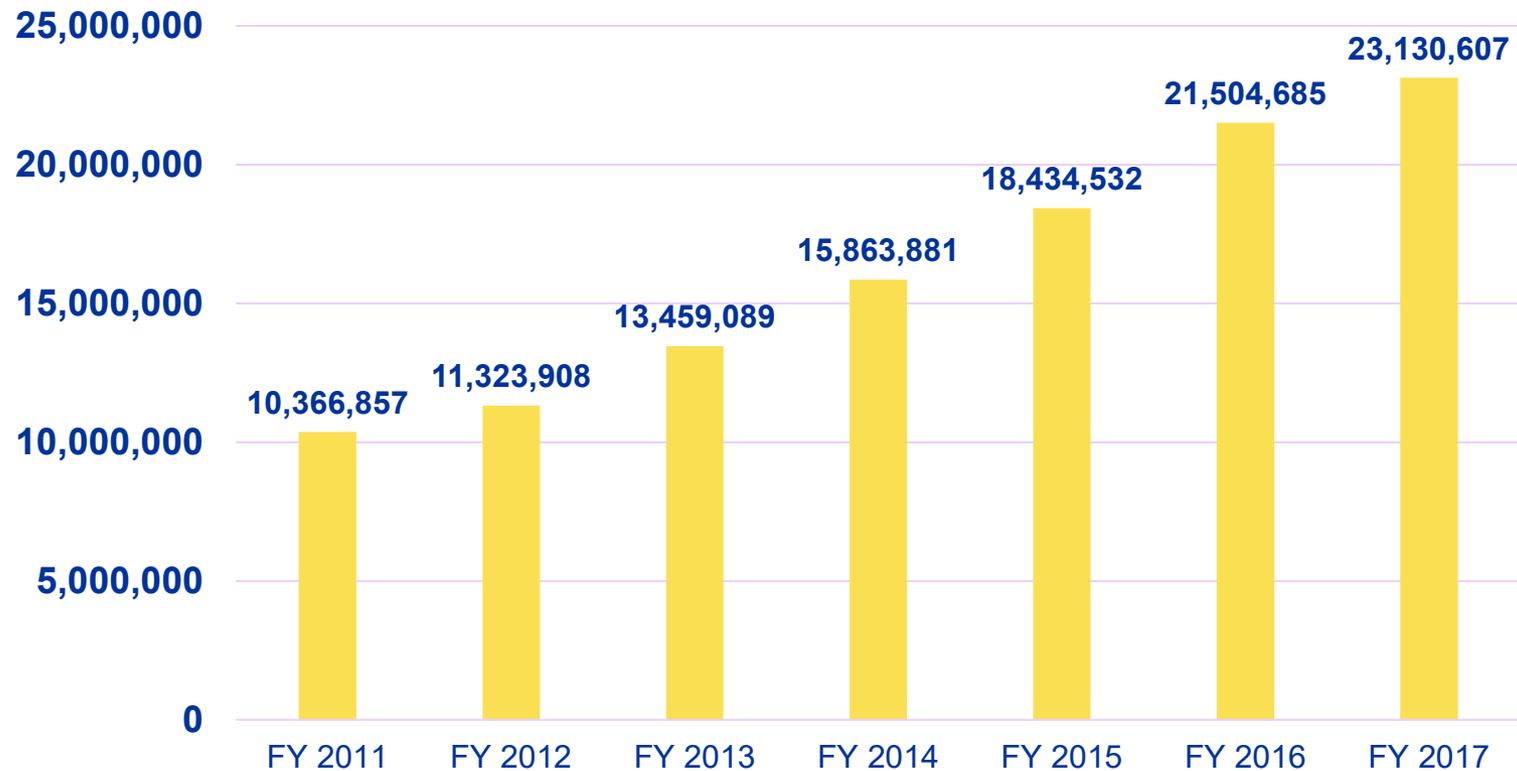
Merchant Card Fees

- Pass Through Costs
 - Interchange rates passed from the card brands (MasterCard, Visa, Amex, Discover)
- Processing Fees
 - \$.0185 per transaction charged by SunTrust Merchant Services
- Gateway Fees
 - \$.0175 per transaction for Payeezy Gateway
 - \$.08 per transaction for PayPoint card transaction
 - \$.10 per transaction for PayPoint ACH transaction
 - No startup fees
- Additional Services (optional)
 - TransArmor (Encryption & Tokenization)
 - Hosted Recurring Payments



Merchant Cards

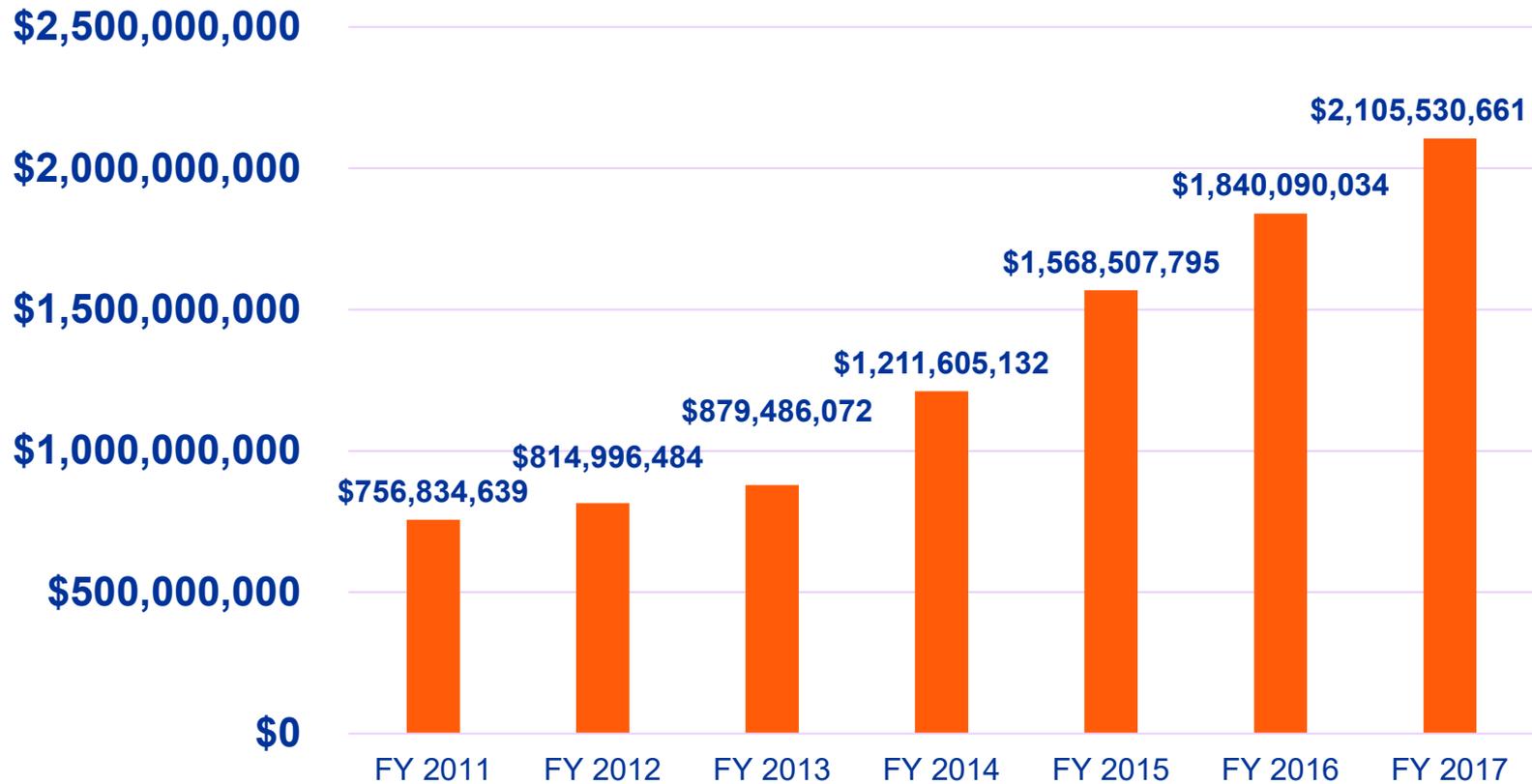
Merchant Card Transactions





Merchant Cards

State of NC Merchant Card Sales





Electronic Funds Transfer

Partnership between OSC and DST awarded contract to Bank of America

- Effective June 24, 2013
- Five year contract with two additional 1 year renewal options

Used for Inbound and Outbound transactions

- Payroll
- Vendor Payments
- Collections
- Tax Payments

Funding completed through DST or bank transfer

- Bank fees paid by DST for payroll account
- No need to worry about having a local branch



Electronic Funds Transfer

Amendment
1
Signed Nov
2014

Return Accounts

UPIC (Uniform
Payment ID
Code)

EDI (Electronic
Data Interchange)

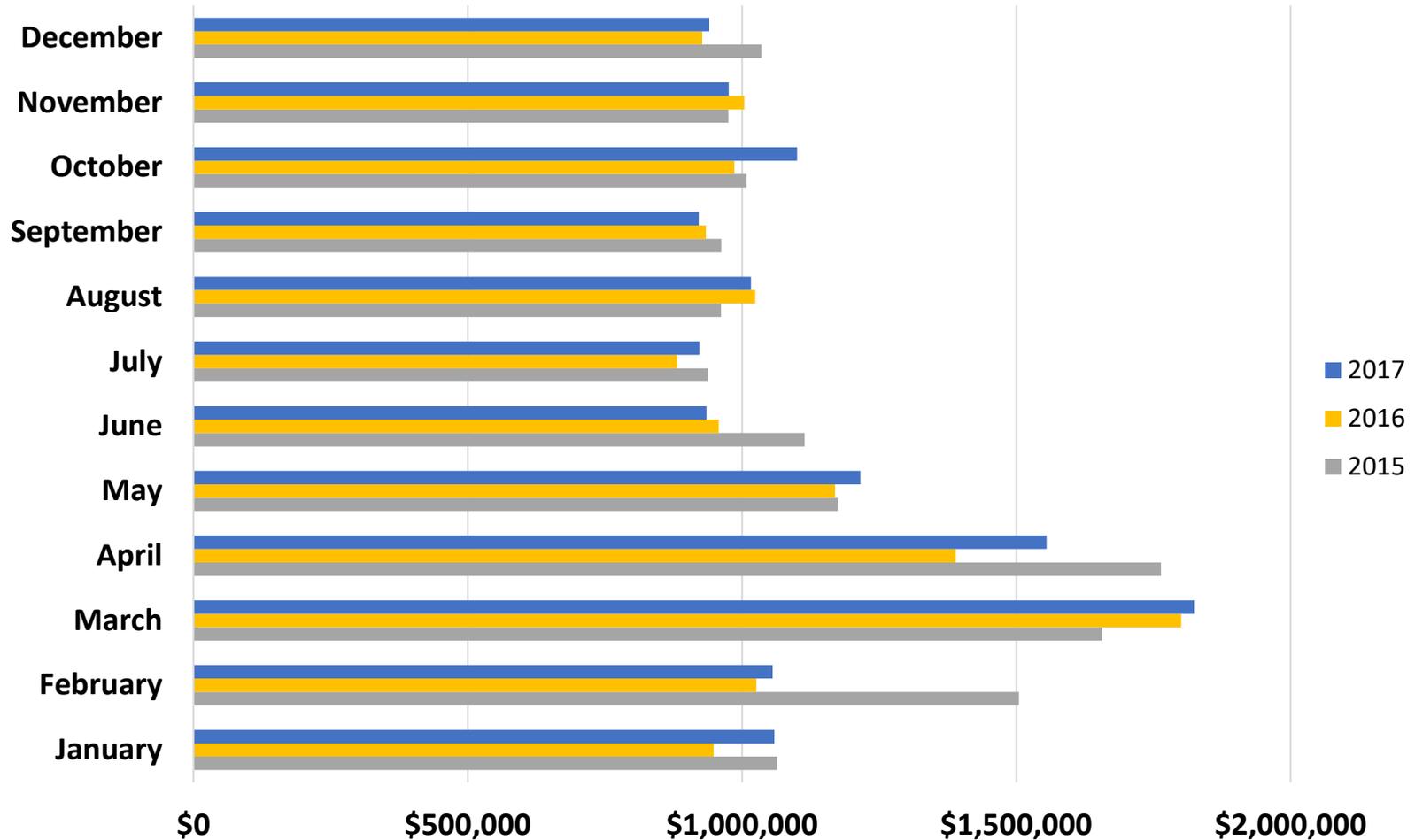
Amendment
2
Signed Jan
2015

Prepaid Cards



Electronic Funds Transfer

EFT ACH Originated Items





PCI Compliance

- Contract with Coalfire signed in December 2014 to manage Compliance Validation Service
 - All MSA participants must be enrolled
 - Self-Assessment Questionnaire
 - Vulnerability Scanning
- No Costs for Enrollment in Coalfire
- Non-MSA Participants can enroll in Coalfire Services

For more info, visit

http://www.osc.nc.gov/programs/risk_mitigation_pci.html

Or email osc.pcicompliance@osc.nc.gov



Additional Information

Visit OSC
SECP
Webpage

- Review Merchant Card and EFT Information at www.osc.nc.gov/SECP

Contact
OSC to
discuss

- Schedule a meeting to discuss options and best solution

Complete
Forms

- All forms completed through DocuSign



Contact Information

Alisha Moore
Central Compliance Manager
alisha.moore@ncosc.gov
(919) 707-0668

Courtney Michelle
Financial Specialist
courtney.michelle@ncosc.gov
(919) 707-0659